



THE AFFORDABLE CARE ACT:

HOW THE HEALTH CARE LAW BENEFITS SENIORS

- **Reduces prescription drug costs for seniors.** More than 3.5 million seniors who entered the Medicare Part D 'donut hole' coverage gap in 2010 have received \$250 rebate checks. Beginning on January 1, 2011, seniors who enter the 'donut hole' are receiving even greater savings – a 50% discount on brand-name drugs. Reform completely closes the 'donut hole' by 2020. These seniors, on average, will save more than \$500 in 2011 and more than \$3,000 in 2020 on their drug costs.
- **Provides a free annual wellness visit under Medicare,** for the first time, beginning on January 1, 2011.
- **Provides free Medicare coverage of key preventive services,** such as mammograms and colonoscopies, beginning on January 1, 2011.
- **Strengthens Medicare and extends the solvency of the Medicare Trust Fund by 12 years – from 2017 to 2029.** These reforms strengthen solvency by squeezing waste out of the system and making it more efficient, without reducing benefits.
- **Provides new tools to crack down on fraud in Medicare,** and in 2010, a DOJ-HHS anti-Medicare fraud task force recovered a record \$4 billion on behalf of taxpayers. In passing H.R. 1, House Republicans have voted to weaken these anti-fraud efforts, with a deep cut in funds used by HHS to detect and prevent fraud.
- **Helps seniors remain at home and stay out of nursing homes,** with the new Community First Choice Option, allowing states to offer home-based services to disabled individuals through Medicaid rather than institutional care, beginning on October 1, 2011.
- **Provides nursing home residents with more protections from abuse** and makes more information available about nursing homes so consumers are better informed.



THE AFFORDABLE CARE ACT:

1 YEAR LATER, WHAT HAPPENED & WHAT DIDN'T

WHAT HAPPENED:

- **Reduced Drug Costs for Seniors.** Seniors are now receiving a 50% discount on brand-name drugs if they enter the Medicare Part D 'donut hole' coverage gap. This 50% discount gets larger over time and the 'donut hole' completely closes by 2020. Under reform, these seniors, on average, will save more than \$500 in 2011 and more than \$3,000 in 2020 on their drug costs.
- **Free Key Preventive Services and A Free Annual Wellness Visit under Medicare.** Beginning on January 1, 2011, seniors have the right to receive key life-saving preventive services, such as mammograms and colonoscopies, with no deductible and no co-payments, as well as the right to a free annual wellness visit.
- **Strengthened Medicare.** Reform has also strengthened Medicare and extended the solvency of the Medicare Trust Fund by 12 years – from 2017 to 2029. Without reform, the Medicare Trust Fund would become insolvent in just six years.

WHAT DIDN'T HAPPEN:

- **No Cuts in Medicare Benefits for Seniors.** There have been no cuts in Medicare benefits for seniors under reform. Reform explicitly prevents any cuts in guaranteed benefits.
- **No "Death Panels."** Decisions about an individual's health care are still being made by the individual, in consultation with their family and their doctors. There's nothing in the health care law that has affected or will affect end-of-life decision-making.
- **No Loss of Access to Medicare Advantage Plans.** Opponents of reform had claimed that, under reform, many seniors would no longer have access to Medicare Advantage plans. To the contrary, the health insurance industry predicts a five percent growth in enrollment in Medicare Advantage plans in 2011.